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- TREADWAY, W. L. *Care of mental defectives, the insane, and alcoholics in Springfield, Illinois. A study by the National Committee for Mental Hygiene.* (Springfield, Ill.: Springfield Survey Committee. 1914. Pp. 46. 15c.)
- WARBER, G. P. *Social and economic survey of a community in north-eastern Minnesota.* (Minneapolis: Univ. of Minn. 1915. Pp. viii, 115. 25c.)
- WEAVER, E. W. *Profitable vocations for girls, prepared by a committee of teachers.* (New York: A. S. Barnes. 1915. Pp. 212. 75c.)
- WILEY, M. A. *A study of the problem of girl delinquency in New Haven.* (New Haven, Conn.: Civic Federation of New Haven. 1915. Pp. 39.)
- WILLIAMS, J. H. *A study of 150 delinquent boys.* (Stanford University, Calif.: Stanford Univ. 1915. Pp. 15.)
- WILSON, L. A. *A list of helpful publications concerning vocational instruction.* (Albany: Univ. of State of N. Y. 1915. Pp. 52.)
- WOODSON, C. G. *The education of the negro prior to 1861.* (New York: Putnams. 1915. Pp. 454. \$2.)
- The General Education Board. An account of its activities, 1902-1914.* (New York: General Education Board. 1915. Pp. xiv, 240, illus.)
- Handbooks on London trades. Clothing trades. Pt. I, Girls.* (London: Board of Trade. 1915. 2d.)
- List of references on prison labor.* (Washington: Library of Congress. 1915. Pp. 74. 10c.)
- Maternity: letters from working women.* (London: Bell. 1915. 2s. 6d.)
- Mental defectives in the District of Columbia.* Bureau publication no. 13. (Washington: Children's Bureau. 1915. Pp. 13.)
- Welfare work. A selected bibliography.* (New York: Russell Sage Foundation. 1915. Pp. 3.)

Insurance and Pensions

- A Standard Accident Table as a Basis for Compensation Rates. Distribution of 100,000 Accidents.* By I. M. RUBINOW. (New York: The Spectator Company. 1915. Pp. 63. \$1.50.)

Dr. Rubinow's purpose was to determine the relative frequency of the several injuries and conditions which are distinguished in American workmen's compensation legislation and thus to help toward adequate and just premium rates in compensation insurance. Introductory pages show the author's difficulties, especially from dearth of directly relevant data, and his methods; and concluding paragraphs give brief hints as to the use of the table. But the body of the booklet consists of a series of computations to show

how many deaths should be expected from 100,000 industrial accidents, how many permanent total disabilities, and so on, for the other injuries and conditions which the statutes distinguish. In the author's suggestive words, "it was decided . . . to construct something akin to the standard mortality table in life insurance."

Of such a table there was acute need. For, until just now, lack of scientific guidance compelled insurers to fix their compensation premiums by processes scarcely to be distinguished from guessing. And Dr. Rubinow has done his pioneer work extremely well. Drawing chiefly upon materials found in Europe, where there has been a longer experience with workmen's compensation, he has exercised admirable skill in producing, collating, and interpreting data. Beyond what most men would have thought possible in advance of the achievement, he has presented data for nearly or quite every element which has a proper place in such a table as his. The result is a body of information which carriers of compensation insurance in America must use henceforward.

But too much must not be expected from the table. It is far indeed from being a complete guide to adequate and just premium rates. In fact, with most elements or factors of rates it has nothing whatever to do, with office and field expenses of insurers, with general accident rates, and with scales of compensation. Only when combined with other data will it show how much must be charged to policy holders collectively. And there is the limit of its usefulness. It can give no direct help in the apportionment of adequate and just rates to the individual policy holder, to whom alone insurance is sold and for whom alone rates are prepared and quoted. The distribution of injuries is based upon the run of accidents in the many varied occupations of the state or nation; and it will not hold for the particular industries of the individual employers, any more than will the general accident rate of the state or nation. The closeness of kinship with the mortality table, therefore, must not be exaggerated. The policy holder is individualized in compensation insurance.

Nor is the book free from minor or superficial faults. Indeed, these abound, of a full dozen sorts, from typographical errors, incorrect English, and arithmetical inaccuracy to unwarranted interpretations, neglect and denial of relevant data, and questionable statistical or social principles. Illustrations must suffice. There are two typographical errors on page 20, four on page 28, and two on page 29. The average of 1048, 782, 750, and 748 is not

837 (p. 19); the mean of 49 and 65 is neither 50 nor 56 (p. 28). It is not true that there are no American data for permanent total disabilities (p. 22) or degrees of partial disability (p. 26). The first report of the Massachusetts Industrial Accident Board does not report all dismemberments as permanent disabilities (p. 20); nor does it omit the number of injuries of less than one day's duration (p. 18), which was 36,901 and not 36,774 (p. 34). Burial benefits were allowed for all fatal injuries in more than "a few" states at the time Dr. Rubinow wrote (p. 56), in fact, in just half of the 24; and there were not "a great many" laws which gave life pensions for permanent total disabilities (p. 54), but only 9. It was not possible to have life pensions in all cases of permanent partial disability in Ohio, Kentucky, and Maryland (p. 48). The 3,005 married employees injured in Washington in 1912 were not all killed (p. 47): only 279 fatal injuries were reported in that year.

Dr. Rubinow's fundamental assumption that the distribution of injuries will be approximately the same in all lands (pp. 8, 34) and his repeated comment that divergencies in reports are due to differences in judgment rather than in physical fact (pp. 25, 30) are not consistent with the intrinsic probabilities of the case and scarcely can be reconciled with facts familiar on every side or with his own figures and comment for deaths (p. 19), permanent total disabilities (p. 22), partial disability (p. 25), or degrees of partial disability (p. 30). Nor would it boot much were the case different. The basis of compensation awards and of compensation insurance is not the naked or objective physical fact, but the physical fact as judged by those who administer the laws. The percentage of the married among the employed, including many scarcely yet of marriageable age, is not as high as among the total male population of 20 years and more in the United States, 64.6 per cent (p. 42), but is better placed somewhere between the figures actually found in compensation experience in an eastern state like Massachusetts, 58.6 per cent, and in such western states as California, 46.9 per cent and 48.9 per cent, and Washington, 46.8 per cent. In this country, happily, there are probably not so many as 110 permanent total disabilities to the 100,000 accidents (p. 23): in Massachusetts in 1912-13 there were but 7 from 52,267 injuries and in Washington there were but 28 in 42,231 cases disposed of up to September 30, 1914. Dr. Rubinow casts out of his reckoning the Danish data for degrees of permanent partial disability, a

general average of 18.5 per cent with 73.6 per cent of all cases below 20 per cent, because he considers the figures manifestly abnormally low (p. 30); and he makes his standard figures by averaging Italy at 21.6 per cent, Germany at 26.3 per cent, and Austria (without dismemberments) at 29.1 per cent. Yet Washington has shown general averages of 10.8 per cent, 11.5 per cent, and 11 per cent for 1912, 1913, and 1914, with 85.3 per cent, 84.3 per cent and 84.6 per cent below the 20 per cent disability in these same years.

The author has exercised a legitimate discretion in leaving for consideration in the state differentials, with which the standard table must be supplemented, certain factors of compensation costs which are not general in the statutes, as allowances for disfigurement without necessary disability, allowances for dependents of those totally disabled, and reduced pensions for alien or non-resident dependents. Pensions for dependent children continued until their ages of self-support might also have been left out of the standard table; for these are no more common than allowances for disfigurement.

It is evident that the blemishes of the book are of different degrees of importance. Some are but the slips which it is all but impossible to avoid in treating a subject of very intricate detail. Most do no more harm than to halt or confuse the reader momentarily; and these are to be noted chiefly because they were not to be expected in the work of an insurance expert, least of all in the work of Dr. Rubinow. Others impair appreciably, but not seriously, the merit of the book and the table. It can not be unfair to mention them. But it would be unfair to emphasize them. For Dr. Rubinow recognizes the necessarily rough and provisional character of his computations and the probable need of rewriting his table when the years shall have yielded us better data out of our own experience with workmen's compensation. Perhaps he, and others too, may believe that energy would have been wasted in striving after a closer accuracy in the first and provisional edition of a table which soon must be recast. Some, however, will hold differently.

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NEW BOOKS

BEYER, D. S. *Industrial accident prevention*. (Boston: Houghton Mifflin. 1915. \$7.50.)